



कृषक सारथी

Monthly Newsletter of
KRISHAK BHARATI COOPERATIVE LIMITED



Viksit Bharat Sankalp Yatra



Message from the Marketing Director

Welcome to the 12th edition of "Krishak Saarathi", a testament to our unwavering dedication and collaborative spirit. In the vast landscape of India, a collective vision resonates: crafting a Viksit Bharat, where progress permeates every corner. The Viksit Bharat Sankalp Yatra epitomizes this vision, serving as a grassroots movement that unites citizens in a common mission.

At KRIBHCO, we take pride in actively contributing to the sweeping Viksit Bharat Sankalp Yatra by harnessing the transformative potential of drone technology. Through extensive demonstrations in Haryana and Uttarakhand States, we showcase how precision agriculture optimizes inputs, maximizes yields, and paves the way for sustainable agriculture. This initiative is a testament to our commitment to empowering farmers and fostering a sustainable future.

The Viksit Bharat Sankalp Yatra calls for collective action to realize a developed India. Let us unite and transform this Yatra into a beacon of hope for a brighter future!

Gratitude to our dedicated team and the entire KRIBHCO family for shaping Krishak Saarathi into a valuable source of knowledge.



Mr. V. S. R. Prasad
Marketing Director, KRIBHCO



We proudly present the 12th issue of "Krishak Saarathi," our endeavour to provide comprehensive insights into agriculture and Co-operative farming. In 2024, the nation echoes with the vision of building a prosperous and empowered India through the Viksit Bharat Sankalp Yatra. This nationwide movement fosters collaboration, recognizing that progress is a collective effort, from government agencies to farmers embracing innovation.

The Viksit Bharat Sankalp Yatra isn't just a tour; it's a grassroots revolution stitching a brighter future. Empowering individuals to co-architect development, it celebrates contributions, big or small, towards a more prosperous India. This marathon acknowledges miles covered, seeds sown, and honours the spirit of farmers, government agencies, and rural communities. It reminds us that Viksit Bharat is a shared journey, where every stride brings us closer to a tangible reality.

As we navigate agriculture, cooperation, and growth, the Yatra serves as a guiding light, urging us to embrace a collective mission. Join hands to make Viksit Bharat a living reality, leaving a legacy of shared prosperity for generations. Grateful to our readers, contributors, and supporters integral to our journey, your encouragement motivates us in Co-operative farming.



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Deputy General Manager (Marketing)

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सहकारिता मंत्रालय, भारत सरकार



सहकार से समृद्धि



Ministry of Cooperation: Year End Review 2023

To realize the Prime Minister Shri Narendra Modi's Vision of "Prosperity through Cooperation", a separate Ministry of Cooperation was established on July 6, 2021. Under the able guidance of the first Minister of Cooperation of the Country Shri Amit Shah, this newly created Ministry of Cooperation has taken many new initiatives and historical steps for the strengthening of Co-operative Sector in a short span of time.

To strengthen the Co-operative movement, Ministry of Cooperation has taken 54 major initiatives, through which all Co-operative societies are getting new possibilities for their economic development and expansion. Through this document, brief information is being provided on these new initiatives which will prove to be beneficial for the stakeholders of the Co-operative sector of the Country.

(A) Economic strengthening of Primary Co-operative Societies

1. Model Bye-Laws for making PACS Multipurpose

Minister of Cooperation Shri Amit Shah believes that PACS will be more empowered and economically viable when they are multi-purpose. Therefore, under his leadership the Model Bye-laws for PACS were prepared by the Ministry of Cooperation after consultation with all States/UTs, National Federations and other stakeholders and were circulated on 05 January 2023. This will increase the sources of income of PACS/LAMPS and create new employment opportunities in more than 25 new sectors like dairy, fisheries, storage, etc. So far, they have been adopted by 31 States/Union Territories and the work of adoption in other States is in progress.

2. Strengthening of PACS through Computerization

To enhance the efficiency of PACS, computerization of PACS/LAMPS has been started. Total 62,318 functional PACS/LAMPS are being linked with NABARD through a single National Software Network. So far, proposals for computerization of a total of 62,208 PACS have been received from 25 States and 4 Union Territories. For this, a total of Rs 575.75 crore has been released by the Central government to the States for hardware purchase, digitization and setting up support systems. National Integrated Software has been prepared by NABARD. Minister of Cooperation Shri Amit Shah believes that this will bring transparency in PACS and will significantly increase public trust in functioning of PACS. The hardware has been procured by 20 States/UTs. Trial run is ongoing in 6,117 PACS across 26 States/UTs and 988 PACS have gone live.

3. Establishment of Multipurpose PACS/Dairy/Fisheries Co-operative Societies in every Panchayat/Village

Under the leadership of Prime Minister Shri Narendra Modi, the Cabinet on 15th February, 2023 approved this scheme with the target of setting up new Multi-purpose PACS/Dairy/Fisheries Co-operative Societies in the Panchayats/Villages not covered so far, in the next 5 years. Under this, various schemes of the Government of India will be converged at the level of primary Co-operative Societies. Inter-Ministerial Committee (IMC), National Level Coordination Committee (NLCC), State Level Co-operative Development Committees (SCDC) and District Level Co-operative Development Committees (DCDC) have been formed for the implementation of this scheme. As per the directions of Minister of Cooperation meetings are being held by the Ministry with all the States. Action plan related to the establishment of new Societies has been prepared by NABARD, NDDDB and NFDB and under this scheme, the work of formation of 9,961 new multipurpose PACS/Dairy/Fisheries Co-operative Societies is going on in 23 States/Union Territories.

4. World's largest Decentralized Grain Storage Program in Co-operative sector to ensure food security

Under the leadership of Prime Minister Shri Narendra Modi, the Cabinet on 31st May, 2023 approved the World's largest food storage scheme in the Co-operative sector. Under this scheme, different types of agricultural infrastructure such as godowns, custom hiring centres, processing units, fair price shops, etc. will be created by convergence of various schemes of the Government of India at the PACS level. Minister of Cooperation Shri Amit Shah is giving special emphasis on this scheme as he believes that it will ensure food security of the country, reduce wastage of food grains, result in better price for farmers for their produce and meet various agricultural needs at the PACS level itself. For the implementation of this scheme, a Pilot project is going on in 24 PACS of 24 States/Union Territories with the cooperation of the states, out of which construction work has started in 13 States. Further, 1779 PACS have been identified in 27 States/UTs for participation in second phase of Pilot Project. This scheme is being coordinated by Inter-Ministerial Committee (IMC), National Level Coordination Committee (NLCC), State Level Co-operative Development Committee (SCDC) and District Level Co-operative Development Committee (DCDC).

5. PACS as Common Service Centres (CSCs) for better access to e-Services

In the presence of Minister of Cooperation Shri Amit Shah, MoU has been signed on 02.02.2023 between Ministry of Cooperation, Ministry of Electronics and Information Technology, NABARD and CSC e-Governance Services India Limited for providing CSC services through PACS, after which PACS have now

become capable of providing more than 300 e-services provided by CSC. Till date more than 48,000 PACS have been on boarded as CSC and the work on, on boarding of other PACS is also in progress. The on boarded PACS are also being provided training by CSC-SPV and NABARD. More than 25,000 PACS have started providing services as CSCs and transactions worth Rs 10.08 crore have been done through these PACS. Minister of Cooperation Shri Amit Shah inaugurated this project on July 21, 2023 at Vigyan Bhawan, New Delhi. There is a plan to provide CSC facilities through all the functional PACS/LAMPS of the country which are being computerized by January 2024.

6. Formation of new Farmer Producer Organizations (FPOs) by PACS

Under the FPO scheme, it has been decided to allot 1100 additional FPOs to the National Co-operative Development Corporation (NCDC) in Co-operative sector. Now, PACS will be able to do other economic activities related to agriculture as FPOs. This initiative will also be helpful in providing the members of the Co-operative societies with the necessary market linkage to get fair and remunerative prices for their produce. Minister of Cooperation Shri Amit Shah inaugurated this project on July 14, 2023 at IECC, Pragati Maidan, New Delhi. An action plan has been prepared by NCDC for formation of FPOs in 629 uncovered blocks of 16 states/union territories.

7. Eligibility of PACS for LPG Distributorship

Under the guidance of Minister of Cooperation Shri Amit Shah, the Ministry of Cooperation is working with a strong commitment to increase the coverage of PACS. Making PACS eligible for LPG distributorship by the decision taken on 13th March, 2023 is an important step towards this direction. Petroleum Ministry has amended its rules to make PACS eligible for LPG distributorship, after which PACS will also be able to distribute LPG. Guidelines have been issued for obtaining LPG distributorship by PACS. Advertisement has been issued for 2 districts in Jharkhand State; advertisements for others will be released soon. This will give PACS an option to increase their economic activities and create new employment opportunities in rural areas.

8. Permission to convert Bulk Consumer Petrol Pump operated by PACS into retail outlets

On the initiative of the Ministry of Cooperation, the Ministry of Petroleum and Natural Gas gave consent on 13th March, 2023 to convert the existing bulk consumer licensee PACS into retail outlets. Government of India has invited online applications for converting the bulk consumer petrol pumps operated by PACS into retail outlets. So far, 109 PACS from 5 States having bulk consumer pumps have given consent for conversion into Retail Outlets, out of which 43 PACS have received Letter of Intent (LOI) from Oil Marketing Companies (OMCs). This provision will increase the profits of PACS and create new employment opportunities in rural areas.

9. Priority to PACS for new Petrol/Diesel Pump dealerships.

In an important decision taken on 13 March 2023, PACS have also been given priority for petrol/diesel dealerships. Online applications were invited by Oil Marketing Companies (OMCs)/ Petroleum Ministry by issuing advertisement for allotment of new Petrol/Diesel pumps under Combined Category 2 (CC-2) to PACS. Till now a total of 228 PACS from 24 States/UTs have applied. This provision will increase the profits of PACS and create new employment opportunities in rural areas.

10. PACS as Jan Aushadhi Kendra for access to generic medicines at Rural level

In a meeting held on June 06, 2023 under the Chairmanship of the Minister of Cooperation Shri Amit Shah with the Ministry of Chemicals and Fertilizers, it was decided to open 1,000 Jan

Aushadhi Kendras by August, 2023 and 2,000 Jan Aushadhi Kendras by December, 2023 at identified PACS. With this initiative, cheaper generic medicines will be available to the common people at the Village/Block level and PACS will get additional employment opportunities. Interested PACS have been identified and encouraged by the State Government to apply online. So far, 4289 PACS from 34 States/UTs have applied for Jan Aushadhi Kendra, out of which preliminary approval to 2293 PACS has also been given.

11. PACS as Pradhan Mantri Kisan Samridhi Kendra (PMKSK)

On June 06, 2023, in a meeting held under the Chairmanship of Minister of Cooperation Shri Amit Shah with the Minister of Chemicals and Fertilizers, it was decided to upgrade the PACS already functioning as fertilizer distribution centres as Pradhan Mantri Kisan Samridhi Kendras (PMKSK). It was also decided to make PACS act as drone entrepreneurs for spraying fertilizers and pesticides. Additionally, drones can also be used for property surveys. This will create new business opportunities for PACS and increase their profits, and 29,112 PACS are functioning as PMKSK. As per information provided by States/UTs, 29,119 PACS in 22 States/UTs have been upgraded to PMKSK; the remaining are in progress.

12. Micro-ATMs to Bank Mitra Co-operative Societies with the help of NABARD

Dairy and Fisheries Co-operative societies have also been made Bank Mitra of District Central Co-operative Banks and State Co-operative Banks. To ensure their ease of doing business, transparency and financial inclusion, Micro-ATMs are also being given to these Bank Mitra Co-operative Societies with support from NABARD to provide 'Door Step Financial Services'. Minister of Cooperation Shri Amit Shah inaugurated this Pilot project on July 12, 2023 with the distribution of the cards to the account holders of the Panchmahal and Banaskantha District Central Co-operative Banks. The target is to implement it nationwide. So far, more than 1723 Micro-ATMs have been distributed.

13. RuPay Kisan Credit Card to Members of Co-operative Societies

A Pilot project has been started by Minister of Cooperation Shri Amit Shah on 12th July, 2023 in Panchmahal and Banaskantha districts of Gujarat to expand the reach and capacity of Rural Co-operative Banks and to provide necessary liquidity to the members of rural Co-operative Societies. Under this project, Bank Accounts of all the members of the Co-operative societies are being opened in the concerned District Central Co-operative Banks and with the support of NABARD, RuPay-Kisan Credit Cards (KCCs) are being distributed to the account holders. Through RuPay-Kisan Credit Card, loans will be available to members of the Co-operative Societies at reasonable rate and members can also use this Card for other financial transactions. This pilot project is targeted to be implemented nationwide in coming days. So far, 73,503 KCCs have been distributed.

14. PACS as Paani Samiti

In order to utilize the reach of PACS in rural areas, on the initiative of the Ministry of Cooperation and taking an important decision on 11th July, 2023, Ministry of Jal Shakti has written a Letter to all the States to make PACS eligible as 'Paani Samiti' to undertake the work of Operation and Maintenance (O&M) of Piped Water Supply schemes in rural areas. This step will strengthen the O&M work of water supply schemes in rural areas as well as create new employment opportunities for PACS. So far, 1,611 PACS have been selected/identified in 15 states; others are in process under this initiative.

15. Convergence of PM-KUSUM Scheme at PACS Level

The structure and reach of PACS, which have direct linkage with 13 Crore farmer members, can be leveraged to set up decentralized solar power plants at the Panchayat level. With this, farmers connected to PACS could be able to ensure their energy security. Further, PACS and its member farmers will get alternative sources of income. The Ministry of Cooperation is in discussion with the Ministry of New and Renewable Energy on this subject.

16. Formation of Fish Farmer Producer Organization (FFPO)

In order to provide market linkage and providing processing facilities to the fishermen, NCDC has registered 69 FFPOs in the initial phase. On 31st March, 2023, Department of Fisheries, Government of India has further allocated conversion of 1000 existing fisheries Co-operative societies into FFPOs to NCDC, with an approved outlay of Rs. 225.50 crore.

(B) Three new Multi-State Co-operative Societies at the National Level

Under the leadership of Prime Minister Shri Narendra Modi and guidance of Minister of Cooperation Shri Amit Shah, the Ministry of Cooperation constituted three new Multi-State Co-operative Societies for Exports, Certified Seeds and Organic Products on 11th January, 2023.

17. New National Level Multi-State Co-operative Society for Exports

Under the Multi-State Co-operative Societies Act, 2002, a new National Co-operative Exports Limited (NECL) has been set up as an Umbrella organization to promote exports from the Co-operative sector. Co-operative societies from Primary to National level including District, State, National level federations and Multi-State Co-operative Societies can become its members. Through this Society, the Export of farmers' products will be facilitated and the farmers will get better price for their products. So far, 2,624 applications for membership have been received from 22 States/UTs. In the Chairmanship of Minister of Cooperation, a National Seminar on Export through Co-operative was organized on 23rd October, 2023 in PUSA, New Delhi. As of November 17, 2023, the Department of Commerce has given permission to NCEL for the export of approximately 14.92 LMT of White Rice (non-Basmati) to various countries by way of notification issued by DGFT and 50,000 MT of Sugar each to Nepal & Bhutan under notification by Directorate of Sugar, DFPD.

18. New National Level Multi-State Co-operative Society for Certified Seeds

Under the Multi-State Co-operative Societies Act, 2002, a new Bhartiya Beej Sahakari Samiti Limited (BBSL) has been set up as an Umbrella organization for cultivation, production and distribution of improved seeds under a single brand name. Co-operative Societies (Primary, District and State level) of States/ Union Territories can become its members. This Society will increase availability of improved seeds to the farmers, boost productivity of crops and enhance the income of the farmers. A National Seminar on the production of improved and traditional seeds in the Co-operative sector was organized under the chairmanship of the Minister of Cooperation at Vigyan Bhawan, New Delhi on October 26, 2023.

19. New National Level Multi-State Co-operative Society for Organic Farming

The National Co-operative Organics Limited (NCOL) has been established under the Multi-State Co-operative Societies Act, 2002 as an Umbrella organization which will work for production, distribution and marketing of certified and authentic organic

products. Primary to National level Co-operative societies including District, State, National level federations, Multi-State Co-operative Societies, and Farmer Producer Organizations (FPOs) can become its members. This will increase production of organic products and increase the profit of the farmers. So far, 2,614 applications for membership have been received from 24 States/UTs. NCOL has launched sale of 06 products i.e., Toor Dal, Chana Dal, Sugar, Moong, Jowar Atta & Besan under Bharat Organics brand. A National Seminar on promoting organic products through cooperation was organized under the chairmanship of Minister of Cooperation, in Pusa, New Delhi on November 08, 2023.

(C) Relief in Income Tax Law for Co-operative Societies

20. Reduction in surcharge on Income Tax for Co-operative Societies

Minister of Cooperation Shri Amit Shah has made untiring efforts with the objective of bringing parity between Co-operative sector and companies. The surcharge on Income Tax for Co-operative Societies with income from Rs 1 Crore to Rs 10 Crore has been reduced from 12% to 7% at par with Companies. This will reduce the burden of Income Tax on Co-operative Societies and more capital will be available with the societies to work for the benefit of the members.

21. Reduction in Minimum Alternate Tax (MAT) on Co-operative Societies

In the Budget 2022-23, The Government of India, has reduced the Minimum Alternate Tax rate for Co-operative Societies from 18.5% to 15%. With this provision, now there is parity between Co-operative Societies and Companies in this regard. This will strengthen Co-operative societies and Co-operative Sector will expand.

22. Increase in limit of Cash Deposits and Cash Loans by PACS and PCARDBs

The limit for Cash Deposits and Cash Loans by PACS and Primary Co-operative Agriculture and Rural Development Banks (PCARDBs) has been increased from Rs 20,000 to Rs 2 lakh per member by the Government of India in the Budget 2023-24. This provision will facilitate their activities, increase their business and benefit the members of societies.

23. Tax cut for new manufacturing Co-operative Societies

The Government of India in the Budget 2023-24 made provision that new manufacturing Co-operative societies commencing manufacturing operations by March 31, 2024, will be taxed at a flat rate of 15% as against the existing tax rate of up to 30% with surcharge. With this provision, now there is parity between Co-operative Societies and companies in this regard. This will encourage the formation of new Co-operative societies in the manufacturing sector.

24. Increase in the limit of Tax Deducted at Source (TDS) in Cash Withdrawal

Under the leadership of Prime Minister Shri Narendra Modi and the guidance of Minister of Cooperation Shri Amit Shah, Union Government through the Budget 2023-24, has increased the cash withdrawal limit of Co-operative societies without deduction of tax at source from Rs. 1 crore to Rs. 3 crore per year. This provision will save Tax Deducted at Source (TDS) for Co-operative societies, which they will be able to use to work for the benefit of their members.

25. Relief in cash transactions under section 269ST of the Income Tax Act

Section 269ST of IT Act prohibits any person to receive an amount of Rs. 2 lakh and above in cash; in aggregate from a person in a day, or in a single transaction, or in respect of transactions

relating to one event or occasion from a person. The Income Tax Department earlier treated the 'Contract' between a milk Co-operative and its distributor as 'one event' and if the cumulative cash receipt, in all the transactions with that distributor, in the entire year was more than Rs. 2 lakh income tax penalty was imposed on such Co-operatives. The Income Tax Department has issued a circular on 30th September, 2022 making it clear that now the 'Contract' made by Co-operative societies with their distributors will not be considered as 'one event'. With this clarification, cash transaction less than 2 lakhs done by a Co-operative society with its distributor in a day will be considered separately, and they will not be charged with income tax penalty. With this, State and District milk unions will now be able to receive payment less than Rs. 2 lakh per day in cash from their distributors and do payment in cash to member milk producers during Bank holidays.

(D) Strengthening of Office of Central Registrar of Co-operative Societies

26. Computerization of Central Registrar's Office

The office of the Central Registrar is responsible for administering the Multi State Co-operative Societies (MSCS) Act, 2002. The office of the Central Registrar is being computerized to create a digital ecosystem for Multi-State Co-operative Societies. This will help in processing applications and service requests in a time bound manner through electronic work flow at the Central Registrar's Office. It has provisions for OTP based user registration, verification check for compliance with MSCS Act and Rules, hearing through VC, issue of registration certificate and other communication, electronically. Minister of Cooperation Shri Amit Shah inaugurated this digital portal on August 06, 2023.

27. The Multi-State Co-operative Societies (Amendment) Act, 2023

The Multi-State Co-operative Societies (Amendment) Act, 2023 aims to amend Multi-State Co-operative Societies Act, 2002 to incorporate the provisions of the 97th Constitutional Amendment and to strengthen governance, increase transparency and accountability, improve election process, etc in Multi-State Co-operative Societies. This Bill was introduced in the Lok Sabha on December 7, 2022, and was referred to a Joint Parliamentary Committee of both the Houses on December 20, 2022. The Bill has been passed by the Lok Sabha on July 25, 2023 and by the Rajya Sabha on August 01, 2023. The Multi-State Co-operative Societies (Amendment) Act, 2023 has come into force from 3rd August, 2023.

(E) Revival of Co-operative Sugar Mills

28. Relief from Income Tax to Co-operative Sugar Mills

Co-operative Sugar Mills will not have to pay additional income tax on payment of higher sugarcane prices to farmers up to the fair and remunerative price or the State advised price. With this provision, Co-operative Sugar Mills will now be able to give higher price of sugarcane to their members and they will get income tax deduction on this higher expenditure. According to the clarification issued on 25.10.2021, this provision is applicable from 01.04.2016 and since then, farmer members are getting this benefit through Co-operative sugar mills.

29. Resolving decades old pending issues related to income tax of Co-operative Sugar Mills

Under the leadership of Prime Minister Shri Narendra Modi and untiring efforts of Minister of Cooperation Shri Amit Shah, provision has been made through the Union Budget 2023-24 that the payments made by Co-operative Sugar Mills to sugarcane farmers before the assessment year 2016-17 will be allowed to be claimed as expenditure. For this, a new sub-section 19(1) has been

included in Section 155 of Income Tax. CBDT has also issued Standard Operating Procedure in this regard on 27.07.2023. As per report given by National Federation of Co-operative Sugar Factories Limited this has benefited Co-operative sugar mills to the tune of Rs. 46,524 Crore, thus resolving decade pending Income Tax issues.

30. Rs. 10,000 crore loan scheme through NCDC for strengthening of Co-operative Sugar Mills

Ministry of Cooperation has launched a new scheme named 'Grant-in-aid to NCDC for Strengthening of Co-operative Sugar Mills', under which Government of India would give grant of Rs.1,000 crore to NCDC during Financial Year 2022-23 and 2023-24. NCDC will use this grant to provide loans up to Rs. 10,000 crores to Co-operative Sugar Mills, which they will be able to use for setting up ethanol plants or for setting up co-generation plants or for working capital or for all three purposes. So far, Rs. 3010.57 Crore has been approved by NCDC for 24 Co-operative Sugar Mills.

31. Preference in purchase of ethanol to Co-operative Sugar Mills and establishment of Cogen Power Plants

Co-operative Sugar Mills will be put at par with private companies for ethanol procurement by the Ministry of Petroleum under the Ethanol Blending Programme (EBP). Work is also being done on setting up co-generation power plants from sugarcane bagasse. With these steps, the business of Co-operative Sugar Mills will expand and in result their profits will also increase.

32. Reduction in GST on Molasses from 28% to 5% to help Co-operative Sugar Mills

The government has taken an important decision on 07th October, 2023 to reduce GST on molasses from the current rate of 28% to 5%. This will increase the liquidity of distilleries as molasses is the raw material for their operations. They will require less working capital due to lower GST. Co-operative sugar mills which do not have ethanol or distillery plants can earn more profits by selling their molasses to distilleries with higher margins.

(F) Redressal of difficulties faced by Co-operative Banks

Under the leadership of Prime Minister Shri Narendra Modi and untiring efforts of the Minister of Cooperation Shri Amit Shah, many important decisions have been taken by RBI to resolve the difficulties being faced by the Co-operative Banks in their business.

33. 09 June, 2023 – Urban Co-operative Banks (UCBs) will now be able to open new branches to expand their business. Co-operative Banks will also be able to make one-time settlement of outstanding loans, like Commercial Banks.

34. 09 June, 2023 – Additional time limit has been given to achieve the Priority Sector Lending (PSL) targets given to UCBs.

35. 25 May, 2023 – A Nodal Officer has been designated in RBI for regular interaction with UCBs.

36. 11 August, 2022 – Now, District Central Co-operative Banks have permission to open new branches/set up ATMs or to change the locations of their offices.

37. Guidelines issued on 08 June, 2022- RBI has permitted UCBs to provide door-step banking services to their customers.

38. Guidelines issued on 08 June, 2022 -RBI has more than doubled the individual housing loan limit for Rural and Urban Co-operative Banks.

39. Guidelines issued on 08 June, 2022 – Rural Co-operative Banks will now be able to lend to commercial real estate - residential housing sector, thereby diversifying their business.

40. Circular dated 03rd February, 2022 - Co-operative Banks have been included as Member Lending Institutions [MLIs] of CGTMSE. With this, now the member Co-operative Banks will be able to take advantage of risk coverage up to 85 percent on the loans given. Along with this, the Co-operative sector enterprises will also now be able to get collateral free loans from Co-operative Banks.

41. RBI Circular dated 05th April, 2023 - License fee for on boarding Co-operative Banks to the modern 'Aadhaar Enabled Payment System' (AePS) has been reduced by linking it to the number of transactions. Apart from this, Co-operative financial institutions will also be able to get the facility free of cost for the first three months of the pre-production phase. With this, farmers will now be able to get the facility of banking at their home with their fingerprints.

42. Notification of scheduling norms for urban co-operative banks has been published by the Government

The Government of India vide Notification dated 04th September, 2023-Urban co-operative banks that meet FSWM criteria and have maintained the minimum deposits required for classification as Tier 3 for the last two years are now eligible to get 'Scheduled' status.

43. RBI vide guidelines issued on 06th October, 2023 has doubled the monetary ceiling for Gold Loan under Bullet Repayment Scheme from 2 Lakh to 4 Lakh for those UCBs who meet the Priority Sector Lending (PSL) targets.

44. Umbrella Organization for Urban Co-operative Banks

On 11th August, 2023, RBI has accorded approval to the National Federation of Urban Co-operative Banks and Credit Societies Ltd. (NAFCUB) for the formation of an Umbrella Organization (UO) for the UCB sector, which will provide necessary IT infrastructure and operation support to around 1,500 UCBs.

(G) Expansion of National Co-operative Development Corporation (NCDC)

45. New schemes for Co-operative Societies started by NCDC New schemes for Co-operative Societies have been started by NCDC in various sectors such as 'Swayamshakti Sahakar' for self-help groups; 'Dirghavadihi Krishak Sahakar' for long term agricultural credit; 'Dairy Sahakar' for dairy and 'Nandini Sahakar' for women's Co-operative institutions etc. In the financial year 2022-23, NCDC disbursed financial assistance of Rs. 41,025 crore which is almost 20% higher than the disbursement of Rs. 34,221 crore in 2021-22. The target is to disburse Rs 50,000 crore loan in the year 2023-24. All States and State Co-operative Societies can avail loan schemes of NCDC.

46. Financial assistance by NCDC for Deep Sea Trawlers

As per the directions issued on 28th April, 2023, NCDC is providing financial assistance for projects related to deep sea trawlers in coordination with the Department of Fisheries, Government of India. NCDC has already sanctioned financial assistance of Rs 20.30 crore for purchase of 14 deep sea trawlers for the Fisheries Co-operative Societies of Maharashtra.

(H) Inclusion of Co-operative Societies as 'Buyer' on GeM Portal

47. Under the leadership of Prime Minister Shri Narendra Modi, the Cabinet has approved Co-operative Societies to be registered as 'Buyer' on Government e-Marketplace (GeM) on 1st June, 2022. Minister of Cooperation Shri Amit Shah e-launched the on boarding of Co-operative Societies on the GeM Portal on 09 August 2022 in New Delhi. Co-operative Societies will now be able to buy from around 60 lakh authentic sellers/service providers available across the country on the single platform of

GeM. So far 559 Co-operative Societies have been on boarded as buyers on the GeM portal. Further, Co-operative Societies are also being motivated to register as sellers on GeM.

(I) New National Cooperation Policy and New National Co-operative Database

48. Formulation of New National Co-operation Policy

In order to realize Prime Minister Shri Narendra Modi's vision of 'Prosperity through Cooperation', Minister of Cooperation Shri Amit Shah has decided to formulate a new Cooperation Policy in the country. A Multidisciplinary and National level committee consisting of 49 members comprising experts and stakeholders from different States and across the Country has been constituted under the leadership of former Union Minister Shri Suresh Prabhu to formulate the New Cooperation Policy to realize the concept of 'Prosperity through Cooperation'. So far, 17 meetings of the Expert Committee have been held, during which detailed discussions were held with the stakeholders and the new National Cooperation Policy is expected to be ready soon.

49. New National Co-operative Database

Minister of Cooperation Shri Amit Shah believes that a database is necessary for the planned development of any sector of the Co-operatives and therefore, the work on developing a comprehensive, authentic and updated National Co-operative Database is being done in a phased manner by the Ministry of Cooperation with the assistance of State Governments. Under the First Phase, mapping of about 2.64 lakh societies of PACS, dairy and fisheries was completed in February, 2023. In the Second Phase, mapping of National Co-operative Societies and Federations was completed. So far, in the last phase, about 7.88 lakh Co-operative societies have been included in the database.

(J) Education and Training in the Co-operative Sector

50. Establishment of Co-operative University

Minister of Cooperation Shri Amit Shah is of the view that planned development and empowerment of the Co-operative sector can happen only with trained manpower for which it is being planned to establish National Co-operative University for Co-operative education, training, consultancy, research and development. This University will ensure a sustainable, adequate and quality supply of trained manpower and work for capacity building of the existing personnel. This University will be first of its kind, a specialized University in the Co-operative sector.

51. Promotion of training and awareness through NCCT

The National Council for Co-operative Training (NCCT), an autonomous institute under the Ministry of Cooperation, organizes Co-operative education and training programs for personnel, members and board members of Co-operative Societies across the country, including personnel from Co-operative Departments of States/UTs. It conducts these programs through its 20 constituent training institutes (1 National Level-VAMNICOM, 14 State Level and 5 Regional Level) spread across the country. NCCT conducted 3287 training programs in the year 2022-23 against the target of 1740 training programs. In addition, during this period, the Council provided training to about 2,01,507 participants, which is five times more than the scheduled 43,500 participants.

To take the initiatives of the Ministry of Cooperation to the general public, NCCT published 370 articles in 12 different languages in more than 100 newspapers, whose total circulation was about 10 crores.

AGRICULTURAL PRACTICES FOR THE MONTH OF JANUARY



WHEAT

Improved Varieties

A. Timely Sown Irrigated Conditions:

PBW 826 , PBW 869, PBW 824, PBW 803, Sunehri (PBW 766), DBW 222, DBW 187, HD 3226, Unnat (PBW 343), Unnat (PBW550), PBW 725, PBW 677, HD 3086, WH 1105, HD 2967

B. Late Sown Irrigated Conditions:

PBW 771, PBW 757, PBW 752

Nutrient Management:

Apply second split 1/3 dose of nitrogen. If full dose of urea has already been applied in soil and crop still shows nitrogen deficiency, spray 3% urea solution (9 kg urea in 300 litre water per acre). Spray cross wise to thoroughly cover the crop.

Manganese Deficiency: Manganese deficiency generally appears in light soils under intensive cropping especially in rice-wheat rotation. The symptoms appear on the middle leaves as interveinal chlorosis with light grayish yellow to pinkish brown or buff coloured specks of variable size confined largely to 2/3 lower portion of the leaf. In acute deficiency whole of the plant may die. In manganese deficient soils, give one spray of 0.5% manganese sulphate solution (1.0 kg manganese sulphate in 200 litres of water), 2-4 days before first irrigation and three sprays afterwards at weekly intervals on sunny days.

Zinc deficiency: Zinc deficiency corrected by foliar spray of 0.5% zinc sulphate (21% zinc). Prepare the solution for spray by dissolving 1kg zinc sulphate and 1/2 kg unslaked lime in 200 litres of water. This solution is sufficient for spraying an acre of wheat once. Two or three sprays at 15-day intervals are needed.

WEED CONTROL

Control of Phalaris minor (Gulli danda)- Isoproturon 75 WP: 500 g per acre, 30-35 days of sowing, using 150 litre of water. **Sulfosulfuron** : 13 g per acre 30-35 days of sowing, using 150 litre of water.

PLANT PROTECTION

Insect Pests

Termites: Termites damage the crop soon after sowing and near maturity. The damaged plants dry up completely and are easily pulled out. Broadcast 7 kg Mortel 0.3 G (fipronil) or 1.2 litre Dursban 20 EC (chlorpyrifos) per acre mixed with 20 kg of moist sand before first irrigation.

Aphids: Aphids damage the crop resulting in discolouration of leaves. In case aphid infestation apply two sprays of 2 litre home-made neem extract at weekly interval or single spray of 20 g Actara/Taiyo 25 WG (thiamethoxam) in 80-100 litres of water per acre using knap sack sprayer.

Diseases

Yellow or stripe rust: Yellow powdery pustules appear on leaves, forming stripes (See Plate No. 3, Page No. 169). The disease appears first in the sub-mountainous areas of the state. Minimum temperature in the range of 7-13°C coupled with 85-100% relative humidity during night and maximum temperature in the range of 15-24°C during day are congenial for infection, development and spread of disease. Frequent rains along with wind during Feb-March may further enhance the disease severity and spread.

Integrated management of yellow rust:

- Grow rust resistant (PBW Zinc 2, PBW RS1, PBW 725, Unnat PBW 550, PBW 752, WHD 943, PDW 291 and PBW 660) varieties.
- Spray the crop with 200 g Caviet 25 WG (tebuconazole) or 120 g Nativo 75 WG (trifloxystrobin+tebuconazole) or 200 ml Ampect Xtra 25.5 SC (azoxystrobin+cyproconazole) or 200 ml Opera 18.3 SE (pyraclostrobin+epoxiconazole) in 200 litres of water per acre as soon as the disease is noticed.

Brown or leaf rust: Round, orange powdery pustules, irregularly arranged or in clusters on leaves, less common on the leaf sheath and stalk.

- Grow rust resistant (PBW Zinc 2, PBW 824, PBW 869, PBW 803, DBW 222, DBW187, PBW 725, Unnat PBW 343, Unnat PBW 550, PBW 1 Zn, HD 3226, PBW 771, PBW 757, WHD 943, PDW 291 and PBW 660) varieties.
- Spray the crop with 200 ml Tilt 25 EC/Shine 25 EC/Bumper 25 EC/Stilt 25 EC/ Compass 25 EC/Markzole 25 EC (propiconazole) in 200 litres of water per acre as soon as the disease is noticed.

Karnal Bunt: In the ear only a few grains are infected. The infected grains on pressing give out black powder of spore mass. This powder gives peculiar stinking smell. Grow resistant varieties namely WHD 943 and PDW 291. A single spray of 200 ml Tilt 25 EC (propiconazole) per acre using 200 litres of water at ear emergence stage for the control of Karnal bunt is recommended in wheat meant for seed production only.

Loose Smut: The fungus destroys the ears completely, turning them into a black loose powdery mass consisting of spores and leaving behind the rachis only.

- Grow resistant varieties such as WHD 943 and PDW 291.
- Soak the wheat seed in ordinary water from 8 a.m. to 12 noon on any calm and
- Grow yellow rust resistant wheat varieties especially in disease prone sub mountainous areas of the state.
- Regularly monitor the fields from second week of December onward for yellow rust.
- Control initial appearance of yellow rust in patches to check its further spread.
- To produce Karnal bunt free seed, spray Tilt 25 EC at ear emergence. After 4 hours soaking, spread out the moist seed in the sun in a thin layer on cemented floor (pucca), on tarpaulin or sheets of cloth. Dry the seed completely and store in a dry place till sowing.
- Alternatively, the seed may be treated with fungicides as per recommendations.



GRAM

Fertilizer Application

Enriching zinc content in gram grain: The zinc content in grain (for nutritional quality improvement) can be increased by tank mix foliar spray of 0.5% zinc sulphate heptahydrate (21% Zn) (750 g per acre) + 2% urea (3 kg per acre) using 150 litres of water at 90 and 110 days after sowing. This spray results in higher yield also.

Weed Control: One or two hand-hoings preferably with improved wheel hand hoe at 30 and 60 days after sowing help to keep the weeds under check.

Irrigation: Where irrigation facilities are available, give a heavy pre-sowing irrigation. It will ensure deep rooting for proper utilization of soil moisture. Afterwards, give one more irrigation between mid-December and end-January depending upon the date of sowing and the rainfall. This irrigation reduces the incidence of wilt disease. In no case, should this irrigation be given earlier than 4 weeks after sowing. If early rains are received, delay the irrigation. Excess of irrigation enhances

vegetative growth and depresses grain yield. Do not irrigate the crop if it is sown after rice particularly on heavy soils. Irrigation applied on such soils causes heavy damage to the crop. Irrigation can be applied to gram sown after rice on raised beds under water stress conditions.



RAPESEED AND MUSTARD

Improved Varieties/ Hybrids

Toria : TL 17, TL 15 Raya: RCH 1, PHR 126, Giriraj, RLC 3, PBR 357, PBR 97, PBR 91. Taramira : TMLC 2 Gobhi Sarson : PGSH 1707, GSC 6, GSC 7. African Sarson: PC 6.

Weed Control: One hoeing to toria three weeks after sowing and one or two hoeings preferably with improved wheel hand hoe to raya, gobhi sarson, African sarson and taramira are adequate. First hoeing should be done 3-4 weeks after sowing and second, if required 3 weeks after first hoeing.

Irrigation: Irrigation should be given at the time of flower initiation. Raya and gobhi sarson sown after heavy pre-sowing irrigation (10-12 cm), should be irrigated 3 to 4 weeks after sowing to promote deeper rooting and for better utilization of applied fertilizers. In raya, if necessary, second irrigation may be given at flowering stage. If the crop is threatened by frost damage, the second irrigation may be required earlier.

In gobhi sarson, second irrigation to timely sown crop may be given at the end of December or beginning of January. The third and the last irrigation be given during second fortnight of February.

Drip Irrigation and Fertigation: Raya and gobhi sarson should be drip irrigated at 7 days interval with one lateral placed between two rows of the crop. If laterals are placed 60 cm apart with dripper spacing of 30 cm and water discharge of 2.2 litre per hour.



PLANT PROTECTION

(a) Insect Pests

Mustard sawfly: The larvae attack the young crop, bite holes into the leaves and may eat all the leaves in case of+ heavy attack. It can be managed by spraying 250 ml Ekalux 25 EC (quinalphos) in 60-80 litres of water per acre.

Mustard aphid: Spray any of the following insecticides using 80-125 litres of water per acre. Actara 25WG (thiamethoxam) 40g. Metasystox 25 EC (oxydemeton methyl) 400 ml

Rogor 30 EC (dimethoate) 400 ml Dursban/Coroban 20 EC (chlorpyrifos) 600 ml

Green peach aphid: Spray 200 ml Rogor 30 EC (dimethoate) or 250 ml Metasystox 25 EC (oxydemeton methyl) in 100 litres of water per acre.

(b) Diseases

Alternaria blight: In case of severe attack, the upper parts of the stem and siliquae wither and contain shriveled seeds. Temperature in the range of 15-25°C and relative humidity of more than 75% favour the disease development. To avoid incidence of this disease, destroy diseased debris from the previous crop.

Downy mildew: Small light green lesions appear on the lower side of the leaves, which later enlarge, become more grayish, dry up, shrivel and tear easily. All aerial parts of the plants are attacked. The disease is severe on foliage and seed bearing parts. Greater deformity occurs in the stem. Relative humidity of more than 90% with temperature in the range of 10-20°C are conducive for disease development and spread. To avoid incidence of this disease, destroy diseased debris from the previous crop.

White rust: Spray 250 g of Ridomil Gold (metalaxyl 4%+ mancozeb 64%) by dissolving in 100 litres of water per acre at 60 and 80 days after sowing. If needed, repeat the spray after 20 days interval.

TOMATO

Improved Varieties:

Arka Rakshak, Vaishali, Rupali, Arka Shrestha, Arka Vardan, Rashmi, Arka Vishal, Pusa 120, Roma, Rajni, Arka Vikas, Arka Saurabh, Arka Abhijith, Abhinav, Namdhari, Arka Meghali, Arka Ahuti, Pusa Early Dwarf, Aunty Ruby's German Green Tomato, Stupice, Sakura, Avishkar, Rupali, Arka Ashish (IHR-674), Arka Abha (BWR 1), Arka Alok (BER-5), Pusa Ruby, Pusa Gaurav.

Weed Control : Spray Sencor 70WP (metribuzon) 300g/ acre using 200 litre water on moist, prepared seed bed at 3-4 days before transplanting and give one hoeing afterwards.

Growth Regulator: To increase the yield of tomato, spray 'Vipul Booster' @ 1 ml/litre of water in the nursery beds at least a week before transplanting. Repeat the spray of @ 0.5 ml/litre of water five times at fortnightly intervals.

Irrigation: Subsequent irrigations may be given after 10-15 days during winter months.



PLANT PROTECTION

Insect Pests

White-fly and Aphid: Spray 400 ml of Malathion 50 EC in 100 litres of water.

Fruit borer: Spray (i) 60 ml Coragen 18.5 SC (chlorantraniliprole) in 100 litres of water. (ii) 200 ml Indoxcarb 14.5 SC in 100 litres of water. (iii) 30 ml Fame 480 SL (flubendiamide) in 100 litres of water.

Diseases:

Early blight: Spray the crop with 600g Indofil M45 per acre at an interval of 7 days.

Damping-off: Drench the nursery beds with Captan (400g in 100 litres of water) 5 to 7 days after germination.

Root knot nematodes: Grow nematode resistant variety PTH-2 and Punjab NR-7 in infested fields.

POTATO

Improved Varieties: Kufri Pukhraj, Kufri Chipsona-1, Kufri Chipsona-2, Kufri Giriraj, Kufri Anand, Kufri Kanchan, Kufri Arun, Kufri Pushkar, Kufri Shailja, Kufri Surya, Kufri Chipsona-3, Kufri Himalini, Kufri Himsona, Kufri Sadabahar, Kufri Girdhari, Kufri Khyati, Kufri Frysona, Kufri Chipsona-4, Kufri Neelma, Kufri Gaurav, Kufri Garima, Kufri Lalit, Kufri Mohan.

Earthing-up: A double mould board plough or a ridger should be used for earthing up after 25-30 days of sowing.

Weed Control: Application of paddy straw mulch @ 24 q/acre immediately after planting provides affective control of annual weeds or spray Gramoxone/Kabuto 24 SL (paraquat) 500-750 ml per acre.



PLANT PROTECTION

Insect Pests

Jassid and Aphid: Spray the crop with 300 ml Metasystox 25 EC (oxydemeton methyl) in 80-100 litres of water per acre.

Diseases

Late blight: Spray the crop with 500-700g Antracol/Indofil M-45/Mass M-45/Markzeb/Kavach or 750- 1000g Copper oxychloride 50 WP/ Mark copper per acre in 250-350 litres of water.

Early blight: Spray the crop with Indofil M-45 or Copper oxychloride.

Accolades

Krishak Bharati Co-operative Limited (KRIBHCO) has won three awards at the FAI Annual Seminar. KRIBHCO Video Film titled “SAMRIDDHI KI NAYI RAAH” a film on “Agriculture Waste Management” received the First Prize in video film category.



KRIBHCO also received the Award on Production, Promotion and Marketing of Biofertilizers/ Organic Fertilizers/City Compost.

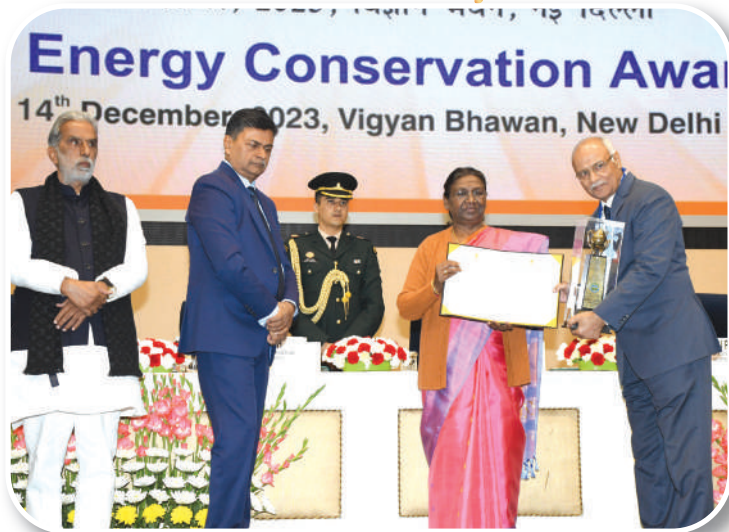
KRIBHCO Fertilizer plant, Hazira won runner up award for “Environmental Protection in the nitrogenous fertilizers plants category”.

The awards were given by **Dr. Mansukh Mandaviya**, Hon’ble Union Minister of Chemicals & Fertilizers and Health & Family Welfare in the FAI Annual Seminar 2023 held in New Delhi on December 6, 2023.



The awards were received by **Shri Rajan Chowdhry** *Managing Director*, **Shri M. R. Sharma**, *Operations Director* and **Shri V. S. R. Prasad**, *Marketing Director* of KRIBHCO





KRIBHCO Fertilizers Limited has bagged the First Prize in National Energy Conservation Award (NECA 2023) in the Fertilizer Sector.

In appreciation of the achievements in Energy Conservation in the Fertilizer (Urea) Sector for the year 2023, Government of India, Ministry of Power has awarded the First Prize to KRIBHCO Fertilizers Limited, Shahjahanpur (Uttar Pradesh). On behalf of the Company, the award was received by Shri R. K. Chopra, Managing Director of the Company from Hon'ble President of India, Mrs. Droupadi Murmu, in the presence of Shri R. K. Singh, Hon'ble Cabinet Minister of Power, New and Renewable Energy and Shri Krishan Pal, Hon'ble Minister of State for Power & Heavy Industries in a function organized on the occasion of National Energy Conservation Day on 14th December, 2023 at Vigyan Bhawan, New Delhi.

FAI Award for the improvement in overall performance of the company for the year 2022-23

The FAI award for the Improvement in Overall Performance of a Company has been awarded to KRIBHCO Fertilizers Limited for the year 2022-23. On behalf of the Company, the award was received by Shri V. K. Singh, Vice President – (Works) of the Company from Dr. Mansukh L. Mandaviya, Minister of Health and Family Welfare and Minister of Chemicals and Fertilizers in the presence of Shri Rajat Kumar Mishra, Secretary Fertilizer, Shri N. Suresh Krishnan, Chairman-FAI and Shri S. C. Mehta, Co-Chairman-FAI in the Annual FAI Seminar held on 6th December, 2023 in New Delhi.



FAI Runner-Up award for the best Production Performance of an Operating Fertilizer Unit for Nitrogen (Ammonia and Urea) for the year 2022-23

For the FAI Award on the best Production Performance of an Operating Fertilizer Unit for Nitrogen (Ammonia and Urea), KRIBHCO Fertilizers Limited has been declared runner-up for the year 2022-23. On behalf of the Company, the award was received by Shri S. B. Singh, Joint General Manager (Production) of the Company from Dr. Mansukh L. Mandaviya, Minister of Health and Family Welfare and Minister of Chemicals and Fertilizers in the presence of Shri Rajat Kumar Mishra, Secretary Fertilizer, Shri N. Suresh Krishnan, Chairman-FAI and Shri S. C. Mehta, Co-Chairman-FAI in the Annual FAI Seminar held on 6th December, 2023 in New Delhi.



Few glimpses of VIP Movements During Viksit Bharat Sankalp Yatra



Hon'ble Chief Minister Shri Pushkar Singh Dhama, along with other senior officials, visited the agriculture drone stall set up under the 'Viksit Bharat Sankalp Yatra' in Kapkot Block, Bageshwar District, Uttarakhand State.



The Hon'ble Union Minister of State for Defence & Tourism, GOI, Shri Ajay Bhatt, graced the drone demonstration program under the 'Viksit Bharat Sankalp Yatra', along with other dignitaries from various departments at village Dheemar Khera, Block Kashipur, in District U.S. Nagar, Uttarakhand State.



Hon'ble Chief Minister of Haryana State, Shri Manohar Lal Khattar, during the 'Viksit Bharat Sankalp Yatra', visited the drone demonstration stall and discussed its applications in agriculture at Fatehpur Billoch Village, Faridabad District.

National Farmer Day was celebrated during the 'Viksit Bharat Sankalp Yatra' at village Nagla Aimad, Haridwar.



कृषक भारती कोआपरेटिव लिमिटेड

KRISHAK BHARATI COOPERATIVE LIMITED

कृषको भवन, ए-10, सेक्टर-1, नोएडा - 201301, जिला गौतमबुद्ध नगर (उ.प्र.)

KRIBHCO Bhawan, A-10, Sector-1, NOIDA - 201301, District Gautam Budh Nagar (U.P.)